

Information to identify the case:

Debtor 1	<u>Jeffrey M Wallace</u>	Social Security number or ITIN	xxx-xx-5628
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Samantha A Wallace</u>	Social Security number or ITIN	xxx-xx-1439
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-30661-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey M Wallace

Samantha A Wallace
aka Samantha A Weiner

2/7/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jeffrey M Wallace
Samantha A Wallace
DebtorsCase No. 19-30661-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 52

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb cr +Jeffrey M Wallace, Samantha A Wallace, 38 Wells Court, Bloomfield, NJ 07003-3042
+CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
Colorado Springs, CO 80962-2180

518545952 ++++ACI, 37 RUST LN, BOERNE TX 78006-8288
(address filed with court: ACI, 35A Rust Lane, Boerne, TX 78006)

518545970 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,
Mason, OH 45040-8999

518545971 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

518545974 +Fay Servicing LLC, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680-9441

518545975 +Fay Servicing LLC, 1601 Lbj Freeway, Farmers Branch, TX 75234-6034

518545978 +Hackensack Meridian Health Medical Group, PO Box 95000-4535, Philadelphia, PA 19195-0001

518545980 +Irving Kaplan & Associates, 130 Westfield Avenue-SuiteA, PO Box 4022,
Roselle Park, NJ 07204-0522

518545981 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

518545984 +Mullooly, Jeffrey, Rooney & Flynn, LLP, 6851 Jericho Turnpike, Suite 220,
Syosset, NY 11791-4449

518545985 +Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581

518545986 +New Jersey Housing & Mortgage Financing, 637 South Clinton Avenue, Trenton, NJ 08611-1811

518545991 +The Valley Hospital, 223 North Van Dien Avenue, Ridgewood, NJ 07450-2736

518545993 Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

518545994 +Valley Emergency Room Associates, PA, PO Box 808, Grand Rapids, MI 49518-0808

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: cforman@iq7technology.com Feb 08 2020 00:52:02 Charles M. Forman,
Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3017

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2020 00:51:04 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 08 2020 00:51:02 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +EDI: AISACG.COM Feb 08 2020 05:19:00 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON,
4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901

cr +EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank, c/o PRA Recievables Management, LL,
POB 41021, Norfolk, VA 23541-1021

518545954 EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,
El Paso, TX 79998

518545955 EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bank of America, Po Box 982238,
El Paso, TX 79998

518545956 +EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bank Of America, Po Box 31785,
Tampa, FL 33631-3785

518545953 +EDI: BANKAMER.COM Feb 08 2020 05:19:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413

518545957 +EDI: TSYS2.COM Feb 08 2020 05:18:00 Barclays Bank Delaware, Attn: Correspondence,
Po Box 8801, Wilmington, DE 19899-8801

518545958 +EDI: TSYS2.COM Feb 08 2020 05:18:00 Barclays Bank Delaware, P.o. Box 8803,
Wilmington, DE 19899-8803

518545959 E-mail/Text: cms-bk@cms-collect.com Feb 08 2020 00:50:37 Capital Management Services,
698 1/2 South Ogden Street, Buffalo, NY 14206-2317

518545961 +EDI: CAPITALONE.COM Feb 08 2020 05:18:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281

518545960 +EDI: CAPITALONE.COM Feb 08 2020 05:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

518545962 +EDI: CAPONEAUTO.COM Feb 08 2020 05:19:00 Capital One Auto Finance, Attn: Bankruptcy,
Po Box 30285, Salt Lake City, UT 84130-0285

518545963 EDI: CAPONEAUTO.COM Feb 08 2020 05:19:00 Capital One Auto Finance, Credit Bureau Dispute,
Plano, TX 75025

518555168 +EDI: AISACG.COM Feb 08 2020 05:19:00 Capital One Auto Finance, a division of,
AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

518545964 +EDI: CHASE.COM Feb 08 2020 05:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298

518545965 +EDI: CHASE.COM Feb 08 2020 05:18:00 Chase Card Services, Po Box 15369,
Wilmington, DE 19850-5369

518545967 +EDI: CITICORP.COM Feb 08 2020 05:18:00 Citibank/The Home Depot, Po Box 6497,
Sioux Falls, SD 57117-6497

518545966 +EDI: CITICORP.COM Feb 08 2020 05:18:00 Citibank/The Home Depot,
Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

518545968 +EDI: WFNNB.COM Feb 08 2020 05:18:00 Comenitycapital/bjsclb, Attn: Bankruptcy Dept,
Po Box 182125, Columbus, OH 43218-2125

518545969 +EDI: WFNNB.COM Feb 08 2020 05:18:00 Comenitycapital/bjsclb, Po Box 182120,
Columbus, OH 43218-2120

518545972 EDI: DISCOVER.COM Feb 08 2020 05:18:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Feb 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518545973 EDI: DISCOVER.COM Feb 08 2020 05:18:00 Discover Financial, Pob 15316,
Wilmington, DE 19850
518545976 EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962
518545977 +EDI: FORD.COM Feb 08 2020 05:18:00 Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
518545979 EDI: IRS.COM Feb 08 2020 05:19:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
518545983 +E-mail/Text: bncnotices@becket-lee.com Feb 08 2020 00:50:16 Kohls/Capital One,
Po Box 3115, Milwaukee, WI 53201-3115
518545982 +E-mail/Text: bncnotices@becket-lee.com Feb 08 2020 00:50:15 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518545985 +E-mail/Text: NCI_bankonotify@ncirm.com Feb 08 2020 00:49:57 Nationwide Credit, Inc.,
P.O. Box 14581, Des Moines, IA 50306-3581
518545989 EDI: PRA.COM Feb 08 2020 05:18:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502
518545988 EDI: PRA.COM Feb 08 2020 05:18:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
518545987 +EDI: RMSC.COM Feb 08 2020 05:19:00 PayPal Credit, P.O. Box 71202,
Charlotte, NC 28272-1202
518549875 +EDI: RMSC.COM Feb 08 2020 05:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518545990 +EDI: COMCASTCBLCENT Feb 08 2020 05:18:00 Telecom Self-reported, Po Box 4500,
Allen, TX 75013-1311
518545992 +E-mail/Text: bankruptcydepartment@tsico.com Feb 08 2020 00:51:51 Transworld Systems Inc.,
PO Box 15618, Department 51, Wilmington, DE 19850-5618

TOTAL: 37

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****
aty* +Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400,
Rochelle Park, NJ 07662-3017

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Bruce H Levitt on behalf of Debtor Jeffrey M Wallace blevitt@levittslafkes.com,
sslafkes@levittslafkes.com; lspscattorneys@gmail.com; hbr69524@notify.bestcase.com; lsbankruptcynotices@gmail.com
Bruce H Levitt on behalf of Joint Debtor Samantha A Wallace blevitt@levittslafkes.com,
sslafkes@levittslafkes.com; lspscattorneys@gmail.com; hbr69524@notify.bestcase.com; lsbankruptcynotices@gmail.com
Charles M. Forman cforman@formanlaw.com, lcapasso@formanlaw.com; cforman@iq7technology.com
Charles M. Forman on behalf of Trustee Charles M. Forman cforman@formanlaw.com,
lcapasso@formanlaw.com; cforman@iq7technology.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Hilldale Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7